

United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
Anthony J Riegel
Debtor

Case No. 16-13769-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 30

Date Rcvd: Jan 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2020.

db #+Anthony J Riegel, 624 Erlen Rd., Plymouth Meeting, PA 19462-2427
13734434 04 Philadelphia Parking Bureau, 1 Main Toll Plz # 1, Philadelphia, PA 19153
13734436 Brad Byrne Complete Lawn Maintenance, PO Box 754, Conshohocken, PA 19428-0754
13734439 Credential Leasing Lease, PO Box 5796, Harrisburg, PA 17110-0796
13950608 +John Gross & Company, c/o Christopher E. Rice, Esquire, Martson Law Office,
10 E. High Street, Carlisle, PA 17013-3093
14210359 +LSF10 Master Participation Trust c/o Caliber Home, 13801 Wireless Way,
Oklahoma City, OK 73134-2500
13816630 +Mark A. Hammons, 515 Pylmouth Road, Apt. N6, Plymouth Meeting, PA 19462-1633
13739013 Nissan-Infiniti LT, PO Box 660366 Dallas TX 75266-0366
13804489 +PNC BANK N.A., P.O. BOX 94982, CLEVELAND, OH 44101-4982
13734446 PNC Bank, 100 E Germantown Pike, East Norriton, PA 19401-6500
13734447 Pnc Bank, PO Box 94982, Cleveland, OH 44101-4982
13734448 +Sysco Central Pennsylvania, LLC, 3905 Coley Rd, Harrisburg, PA 17109-5930
13734449 Three Brothers Properties, LLC, c/o IWP Wealth, PO Box 61020, Denver, CO 80206-1020
13821645 US Dept of EdGlelsi, PO Box 7860, Madison, WI 53707-7860
13821642 #Unique Indoor Comfort Heating & Cooling, 14 Union Hill Rd, Conshohocken, PA 19428-2727
13754925 United States Department of Education, Claims Filing Unit, P O Box 8973,
Madison, WI 53708-8973

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Jan 11 2020 03:37:31 City of Philadelphia,
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
Philadelphia, PA 19102-1595
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 11 2020 03:36:36
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 11 2020 03:37:29 U.S. Attorney Office,
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13734435 EDI: TSYS2.COM Jan 11 2020 08:23:00 Barclays Bank Delaware, PO Box 8803,
Wilmington, DE 19899-8803
14186606 E-mail/PDF: resurgentbknofications@resurgent.com Jan 11 2020 03:38:43 CACH LLC,
c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13734438 EDI: CITICORP.COM Jan 11 2020 08:23:00 Citi, PO Box 6241, Sioux Falls, SD 57117-6241
13739510 EDI: DISCOVER.COM Jan 11 2020 08:23:00 Discover Bank, Discover Products Inc,
PO Box 3025, New Albany, OH 43054-3025
13734440 EDI: DISCOVER.COM Jan 11 2020 08:23:00 Discover Fin Svcs LLC, PO Box 15316,
Wilmington, DE 19850-5316
13734444 E-mail/Text: bknofices@mbandw.com Jan 11 2020 03:37:26 McCarthy, Burgess and Wolf,
The MB & W Building, 26000 Cannon Rd, Cleveland, OH 44146-1807
13734445 E-mail/Text: bankruptcygroup@peco-energy.com Jan 11 2020 03:36:32 PECO, PO Box 13778,
Philadelphia, PA 19101-3778
13761213 +E-mail/Text: bankruptcygroup@peco-energy.com Jan 11 2020 03:36:32 PECO Energy Company,
Attn: Merrick Friel, 2301 Market Street, S23-1, Philadelphia, PA 19103-1380
13795267 +E-mail/Text: bankruptcy@philapark.org Jan 11 2020 03:38:11 Philadelphia Parking Authority,
701 Market St. Suite 5400, Philadelphia, PA 19106-2895
13734451 E-mail/PDF: resurgentbknofications@resurgent.com Jan 11 2020 03:38:59 WEBBANK,
c/o Fresh View Funding, PO Box 5980, Denver, CO 80217-5980
13734452 EDI: WFFC.COM Jan 11 2020 08:23:00 Wells Fargo Merchant Services, PO Box 17548,
Denver, CO 80217-0548

TOTAL: 14

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

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Page 2 of 2
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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 12, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 9, 2020 at the address(es) listed below:

JEROME B. BLANK on behalf of Creditor LSF10 MASTER PARTICIPATION TRUST paeb@fedphe.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
MARIO J. HANYON on behalf of Creditor LSF10 MASTER PARTICIPATION TRUST paeb@fedphe.com
ROBERT J. LOHR, II on behalf of Debtor Anthony J Riegel bob@lohrandassociates.com,
leslie@lohrandassociates.com/r59687@notify.bestcase.com
THOMAS I. PULEO on behalf of Creditor Ditech Financial LLC tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com,
philaecf@gmail.com
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 8

Information to identify the case:					
Debtor 1	Anthony J Riegel			Social Security number or ITIN	xxx-xx-7430
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2				Social Security number or ITIN	_____
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania					
Case number: 16-13769-elf					

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Anthony J Riegel

1/9/20

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.